

Information to identify the case:

Debtor 1: <u>Angela Reed</u>			Social Security number or ITIN: xxx-xx-9365
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter: 7 3/31/25
Case number: 25-20781-GLT			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Angela Reed	
2. All other names used in the last 8 years		
3. Address	159 Westminster Drive Monroeville, PA 15146	
4. Debtor's attorney Name and address	Lawrence Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: ecf@westernpabankruptcy.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Angela Reed**

Case number **25-20781-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/28/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 2, 2025 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 714 725 9189, and Passcode 1961058710, call 1-828-998-0367 For additional information, go to: https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 8/1/25 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Angela Reed
Debtor

Case No. 25-20781-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 28, 2025

User: auto
Form ID: 309A

Page 1 of 4
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2025:

Recip ID	Recipient Name and Address
db	+ Angela Reed, 159 Westminster Drive, Monroeville, PA 15146-4915
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16516465	+ Lendmark Financial Ser, 1121 Hunters Crossing Dr, Alcoa, TN 37701-1852

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Apr 29 2025 01:41:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: ecf@westernpabankruptcy.com	Apr 29 2025 01:40:00	Lawrence Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ EDI: BRCCRAWFORD.COM	Apr 29 2025 05:16:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Apr 29 2025 05:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.pi.ecf@usdoj.gov	Apr 29 2025 01:42:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: jdryer@bernsteinlaw.com	Apr 29 2025 01:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16527203	+ EDI: ATTWIREBK.COM	Apr 29 2025 05:16:00	AT&T, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2694
16516454	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 29 2025 01:44:13	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16527201	^ MEBN	Apr 29 2025 01:35:31	American Credit Acceptance, PO Box 4419, Wilmington, OH 45177-4419
16527202	+ EDI: AIS.COM	Apr 29 2025 05:16:00	American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941
16516455	+ Email/Text: bankruptcy@bsifinancial.com	Apr 29 2025 01:41:00	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16527204	+ Email/PDF: bncnotices@becket-lee.com	Apr 29 2025 01:44:07	Becket & Lee, POB 3001, Malvern, PA 19355-0701
16516457	Email/Text: cfcbackoffice@contfinco.com	Apr 29 2025 01:41:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
16516456	^ MEBN		

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		Apr 29 2025 01:34:34	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16527208	+ Email/Text: ebnotifications@creditacceptance.com	Apr 29 2025 01:40:00	Credit Acceptance, 25505 W.12 Mile Rd., Suite 3000, Southfield, MI 48034-8331
16516458	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 29 2025 01:57:00	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16516459	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 29 2025 01:42:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16527211	+ Email/Text: SAABankruptcy@fcbanking.com	Apr 29 2025 01:41:00	First Commonwealth, 601 Philadelphia Street, Indiana, PA 15701-3952
16516460	+ EDI: AMINFOFP.COM	Apr 29 2025 05:16:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16516462	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 29 2025 01:40:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16516463	+ EDI: PHINGENESIS	Apr 29 2025 05:16:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16527216	EDI: JEFFERSONCAP.COM	Apr 29 2025 05:16:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
16527218	Email/Text: customerservice.us@klarna.com	Apr 29 2025 01:40:00	Klarna Inc, 629 N High Street, Suite 300, Columbus, OH 43215
16516464	^ MEBN	Apr 29 2025 01:35:09	Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166,, Largo, FL 33770-8118
16516466	+ Email/Text: bknotification@loandepot.com	Apr 29 2025 01:42:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16527221	Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:57:45	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
16516467	+ EDI: CBS7AVE	Apr 29 2025 05:16:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
16527223	+ EDI: PENNDEPTREV	Apr 29 2025 05:16:00	PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17128-0001
16518483	EDI: PENNDEPTREV	Apr 29 2025 05:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16516468	+ Email/Text: bankruptcy@rentacenter.com	Apr 29 2025 01:43:00	Rent-A-Center, 5501 Headquarters Drive, Plano, TX 75024-5845
16527225	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2025 01:56:10	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16516461	Email/Text: bankruptcy@sequium.com	Apr 29 2025 01:40:00	Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
16527227	Email/Text: bankruptcy@sequium.com	Apr 29 2025 01:40:00	Sequim, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
16516470	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Apr 29 2025 01:40:00	Sezzle, 251 1st Ave, Minneapolis, MN 55401
16516469	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 29 2025 01:42:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
16527229	+ Email/Text: bankruptcy@huntington.com	Apr 29 2025 01:42:00	The Huntington National Bank, P O Box 89424, Cleveland, OH 44101-6424
16527230	^ MEBN	Apr 29 2025 01:34:47	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16527231	Email/Text: bk@veritasrental.com	Apr 29 2025 01:40:00	Veritas Instrument Rental, 12475 44th Street N,

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Clearwater, FL 33762

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
16527200	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
16527205	*+	BSI Financial Svcs, Attn: Bankruptcy, 4200 Regent Blvd. Ste B200, Irving, TX 75063-2240
16527207	*P++	CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd, Wilmington, DE 19808
16527206	*+	Chime/stride Bank Na, Po Box 417, San Francisco, CA 94104-0417
16527209	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16527210	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
16527212	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
16527214	*+	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
16527215	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
16527217	*+	Kingston Data and Credit International, Attn: Bankruptcy, 1301 Seminole Blvd, Unit 166,, Largo, FL 33770-8118
16527219	*+	Lendmark Financial Ser, 1121 Hunters Crossing Dr, Alcoa, TN 37701-1852
16527220	*+	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
16527222	*+	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
16527224	*+	Rent-A-Center, 5501 Headquarters Drive, Plano, TX 75024-5845
16527213	*P++	SEQUIUM ASSET SOLUTIONS LLC, 1130 NORTHCHASE PKWY, SUITE 150, MARIETTA GA 30067-6429, address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
16527228	*P++	SEZZLE INC, BANKRUPTCY DEPARTMENT, 700 NICOLLET MALL, STE 640, MINNEAPOLIS MN 55402-2050, address filed with court:, Sezzle, 251 1st Ave, Minneapolis, MN 55401
16527226	*+	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211

TOTAL: 1 Undeliverable, 18 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LOANDEPOT.COM LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Angela Reed ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

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